

## GOYAL SOCIETY IS OVERWORKED

Onlookers Marvel at the Wonderful Endurance of the Smart Set.

### ASTOR CUP RACE WILL PROLONG THE GAY SEASON

Newport Cotagers May Reopen Villas Later to Entertain Naval Officers.

Special to The Tribune.

NEW YORK, Sept. 2.—As the season draws toward a close society is undoubtedly hard worked. Gaiety is now at its height, because the devotees of fashion know that in a week or two more the beginning of the end is here. Horse shows, yacht races, tennis tournaments, polo games, balls, dinners, lawn fests, theatricals, water carnivals, contests of all descriptions, both in the field and drawing-room, have followed each other in breathless succession until onlookers fairly marvel at the wonderful endurance of society folk who appear to work so desperately for their fun.

#### Pace Is a Rapid One.

The pace set during the past week or two has certainly been a rapid one, and it bids fair to continue at the same rate for another week or two, when the knell of the summer season will be sounded and the pleasure-seekers will transfer themselves to the Adirondacks, Lenox or Southampton for autumn gaieties. In point of interest for the past few days Bar Harbor has been attracting about as much attention as any of the coast resorts. The annual horse show provided a nucleus for many brilliant affairs on land and sea.

#### Cup Race Prolongs Season.

The date for the Astor cup race has been fixed for September 12 and 13 off Newport. This will serve to prolong the season at Newport as nearly all the society people there are personally interested in the race. The announcement has just been made that the second squadron of the British North Atlantic fleet, under command of Prince Louis of Battenberg, would be entertained at Newport the latter part of October. The fact that most of the summer residents will not have left their cottages does not seem to have affected the Navy department in choosing a place of rendezvous.

#### Thoughtless of the Navy.

Vague plans are now being considered in regard to opening a brief respite to the busy season in Newport late in the fall. Many of the cottagers proposing to reopen their villas for a short period, in order to entertain the officers of the fleet, however, in regard to this arrangement has yet been decided upon.

#### Wisconsin Girl Honored.

One of the most interesting of military ceremonies occurred at the Boer war on Monday evening when Mrs. La Follette, daughter of the Governor-Senator of Wisconsin, was made the "daughter of the regiment" of the 10th Wisconsin Infantry. She made a most picturesque figure as she rode her horseback, wearing a khaki jacket and the broad-brimmed felt hat of the trooper. She was escorted by a detachment of the big spectacle, personally attended to all of the details of the affair.

#### Denounces Raines Law Hotels.

Recorder Goff, who is known among evil-doers as perhaps the most severe of the Judges of the metropolis since Recorder Smythe sat on the bench, has attracted considerable attention recently over his denunciation of the Raines law hotels. Insisting that these have brought about the ruin of hundreds of girls, said Mr. Goff recently in an interview:

#### Girls Led Astray.

"Large numbers of girls are brought from manufacturing towns in New England to New York City and left penniless only to find their way into the houses of objectionable persons or the so-called Raines law hotels. I have the very best of evidence from the Police Department, the Prevention of Cruelty to Children, which has been making an investigation for many months into this very case, that young girls are lured to New York City that the practice has become so flagrant and so bold that many of these Raines law hotels are known among the certain class of men and women in Bridgeport as Bridgeport houses."

#### Left Penniless to Starve.

"They are these loosely conducted places where a couple may go and register as man and wife with no other formality than a few dollars. These girls are soon deserted and left penniless to starve and find their way into illegal houses. A great many of such cases have been reported to the society by the parents of the girls."

#### Law Isn't Enforced.

"The great trouble is with the law and its enforcement, and there is great room for improvement in that direction. The name Raines law hotels is unfortunate, does a great injustice to Senator Raines, who, I believe, framed it with the best of objects in view. I believe that, defective as it is, it would be better for the public if it was enforced. Generally speaking, our great trouble as a people is that we are too much given to law-making for the correction of evils. We have plenty of laws if they were enforced. One great shortcoming of our people is the great shortcoming of our law books and then quietly sitting by and doing nothing."

#### Too Many Laws.

"A law is not self-enforcing, not automatic; it makes no difference what law is enacted if it is not enforced. The mere fact that a law is upon the statute books does not meet an emergency; it does not remedy the conditions or make them better. Such a great mass of laws is enacted by the Legislature no one knows what the law is from time to time. It can be made making people in the world, but it cannot be truthfully said that we are the greatest law-enforcing nation in the world."

#### Fills Elephant's Tooth.

Lena, the trick elephant at the Hippodrome, has had her teeth filled. She has added to her store of knowledge some very emphatic opinions of dentists and their ways. Lena had been suffering ever since the close of the winter season but no one was skilled enough in elephants to understand just what ailed her. A few days ago the seat of trouble was located by Pete Barlow, the elephant man. Examination demonstrated that Lena had a cavity in one of the teeth of her upper jaw—it was a mere trifle, about an inch and a half in diameter.

#### Brought Pound of Chloroform.

After the trouble had been located it was not the easiest thing in the world to cure. Painless dentistry for elephants is not much advertised, even in New York, and it is difficult to conceive of a dentist, much less a painless one, finally the people fixed on Martin J. Potter, the veterinary, who set the camel's leg in Central park two years ago. The doctor brought with him about a pound of chloroform, about as much chloroform and a lot of tools that looked as though he had taken a paying contract. Dr. Potter admitted frankly that chloroform is very dangerous for the larger animals, and that some five thousand dollars' worth of ele-

phant was very likely to lose value as a result of the trial.

#### Takes the Anesthetic.

After several fruitless efforts to treat the tooth without chloroform the doctor decided to try the effects of the drug. The doctor made a large funnel of a newspaper and in the bottom placed a sponge saturated with the anesthetic. Then the funnel was placed over Lena's trunk and she breathed the chloroform with huge, gusty sighs. After the chloroform in the funnel had been replenished several times Lena became quiet and the doctor finished cleaning the cavity and shaping to hold the filling.

#### Awakens Under Hammer.

Then he rammed in the gold and began to hammer it home with an instrument that resembled a miniature pile-driver. About the second knock Lena woke up and began to say things. She didn't stop with talking, but began work on the ropes which had been run through blocks this time and were held in her hands. Lena whipped her trunk out of the rope that held it and reached for one of the leg ropes. Ten fat-sized men were straining on the rope, but when Lena took hold they all traveled in her direction, do what they might, and soon they were all scrambling over the wings again. But in the uproar of trumpeting and swearing the doctor stuck to his job, and steadily hammered home the gold. He finished just as Lena demolished the last rope and struggled to her feet.

#### Distinctly Southern Beverage.

"Mint julep is a distinctly Southern beverage," said a well-known Southern Senator at the Hotel Astor this week. "I have known it for years in some things," continued the Senator, as he slowly quaffed a glass of this promoter of good-fellowship. "But when it comes to preparing the invigorating cordial which delights alike the Virginia statesman and the Kentucky Colonel you can't quite come up to the mark. Perhaps the superiority of the Dixie julep is due in a measure to the fact that the finest aromatic mint grows by the garden wall under sunny Southern skies. Let me tell you how the genuine julep is made."

#### How It Is Made.

"Pull the mint when the dew is on it. After pulling the mint put it in a bowl, pour a quart of whiskey over it slowly and let it stand for ten minutes and then strain the whiskey off the mint into a bottle and cork it tight. This gets the mint impregnated with the aroma of the mint without bruising any of its leaves, which gives the whiskey a bitter taste. Soak some sugar so as to make a syrup, and put a dessert spoonful of the syrup into each glass. Fill the glass with fine crushed ice to within an inch of the top, pour in the glass a teaspoonful of peach brandy. Stir, then put sprays of mint in the glass. The julep is then made and all that remains is to drink it."

#### Walters Like Shaw.

At the Fifth Avenue hotel the other day Leslie M. Shaw, Secretary of the University, spent some time on his way through the city. The Fifth Avenue is his favorite place to spend his time, and he knows it well. When he sits down to dine he does not, according to a waiter who has served him many times, dream over the menu card. He glances at it quickly and gives his order immediately, whether it be in French, Dutch or English. Neither does he dream over his meals, but the waiter who usually waits on him said:

#### Doesn't Dream Over Meal.

"He doesn't mistake the dining-room for a bedroom, and fall asleep over his meals. I've never served a man, either, who could give his orders quicker and so accurately as Mr. Shaw. He is a white man."

#### Manhattan Birth Record.

The Bureau of Vital Statistics says that 60,000 children in round numbers are born every year in Manhattan, but the figure is believed to be at least 25 per cent below the actual facts. If every baby born here could be registered the annual supply of the land would run up to at least 25,000. The statistics of these youngsters are interesting. In the matter of sex the males have a shade the better, which is not surprising, since provisions of nature which discounts the perils of existence for males in Cherry Hill, Hell's Kitchen and Little Italy. But a paradox is revealed by the fact that more girls than boys are born in the colored community on San Juan Hill.

#### Some Striking Facts.

In striking illustration of the cosmopolitan character of the city is the fact that of the recorded births only 11,982 children were the offspring of parents both American. Equally striking is the fact that among 49,674 infants of foreign extraction only 181 were of mixed foreign parentage, showing a remarkable prejudice against racial intermixture. The Hebrews carry off the palm for being the most prolific. More than 16,000 children were born last year of Hebrew parents. The Italians come next with 11,288. More Irish babies were born than Germans, but the statistics do not indicate any racial supremacy, as they are not comparative in character. The saddest feature of the case lies in the fact that of the 60,000 infants born annually 12,000 die before living a year and 14,500 never reach a fifth birthday.

#### Strange Animal Appears.

Keepers of the menagerie in Central park have been mystified regarding the presence of a strange animal which was found among the sheep on the ball ground among the trees. The animal was described by puzzled visitors as a new species of deer or goat, and animal experts are in a quandary over the creature. In the belief that it would be seen and caught by its owner the animal was placed on exhibition near the elephant house. The animal has an excellent appetite and it has already eaten several portions of hay.

#### Origin Is a Mystery.

Where the animal came from and how it wandered into the park no one seems to know. James Conway, the park shepherd, was near the sheepfold when he was approached by an excited small boy who said that a wild animal was at large among the sheep. Conway hastily obtained a lasso and a weapon and started to capture or slay the animal. When he neared his flock he saw that the animal appeared to be a great goat that was looking over the lawn and rolling on the grass. Conway lassoed the creature, which offered little resistance and permitted itself to be led to the arena. A crowd of visitors followed and many opinions as to the capture were offered. Its horns and general appearance created the impression that it was a goat, but visitors scoffed at the impression and said that it was totally unlike any goat ever seen anywhere in the world. It has a dark, shaggy coat and mild green eyes, and it is apparently puzzled at the close inspection to which it was subjected.

#### Marble Shaft for "Dandy."

A horse that has pranced before many a gathering of New York society and won dozens of blue ribbons at horse shows will have a marble shaft to mark his grave in New Jersey. "Dandy," owned by Mrs. Anna Colgate, widow of Bowles Colgate, who was at the head of Colgate & Co., the great soap manufacturers, was shot the other day because of the troubles of old age—he was 28, and was close to death and suffering. He was the favorite horse of Mrs. Colgate and she had often exhibited him at Long Branch and at other tenderly cared for by the widow. She had him placed on the farm of Eugene Ely at Holmdel, N. J., where there is a fine pasture. There the faithful old animal has lived in peace during his decline after his victories on the tanbark.

#### Had to Be Shot.

Mr. Ely wrote to Mrs. Colgate that the horse was in very bad condition and advised that it be shot. After an investigation this course was decided upon and an agent for the New Jersey Society for the Prevention of Cruelty to Animals went to the Ely farm. Out in the pasture he found Dandy prostrate while two little colts played around him.

Mrs. Colgate has determined that the horse shall not be forgotten. She will begin work upon the monument. The Colgate family has been prominent in New York society for many generations. Mrs. Colgate was a Miss Annie A. Shields. Her husband died in 1902, leaving a large estate. She is a near relative of Mrs. T. Kennard of London, formerly Countess of Suffolk.

#### Claims for everybody at Lagoon.

Labor day.

## COST OF LIFE INSURANCE

England Is Aroused by the Litigation in the United States.

### FIGURES PRODUCED GIVE REMARKABLE RESULTS

Companies Would Soon Own All Property at Recent Rate of Increase.

Special Cable to The Tribune.

LONDON, Sept. 2.—The serious discussion throughout Great Britain and the Continent of Europe which has followed the publication of reports concerning the Equitable Life Assurance society of America has again started a discussion in London as to whether, after all, life insurance does not cost too much and whether, economically considered, the people and the nation would be better off if the life insurance business of the country were carried on by the Government.

#### Would Own Everything.

Labouchere, in the London Truth, has figured out that if the life insurance companies continue to increase during the next twenty-five years as rapidly as during the past twenty-five years, they would own all Great Britain—the real estate, farms, lands as well as London realty, the railroads, all of the banking interests, all of the great manufacturing interests, in fact, all that goes to make up complex modern civilization. Moreover, there is little likelihood that life insurance will continue to increase proportionately to the future as in the past, though the extent to which life insurance is carried on among the lower classes of society—the manner in which workmen insure their wives and their children for their death or for their old age—will be understood in any country outside of England.

Upon the subject of whether the life insurance of Great Britain costs too much, T. F. Manning, an expert, in an interview said:

#### Reaches Great Magnitude.

"Owing perhaps more to the pushing methods of the companies than to the forethought of the public, life insurance in this country has reached a point of great magnitude in this country. From the latest returns published by the Board of Trade we learn that 2,955,200 lives are insured, or rather, that this number of assurances are in force, for a good many lives are covered by several insurances. 'Anyhow, we may take it for granted that half of the people of the United Kingdom are insured for death or for old age.'"

#### Runs Into Billions.

"The amount insured reaches the enormous total of over \$4,000,000,000, one-fourth again as great as the National debt. And the premiums and last year amounted to about \$15,000,000 exclusive of \$10,000,000 or thereabouts spent in the purchase of annuities, exclusive also of the business done by sickness and friendly societies and by the foreign and colonial companies domiciled in this country."

"This is a most satisfactory proof of our growing thrift, but the interesting question arises as to whether we do not pay too much for the value we receive. 'This question is not easy to answer, for so many factors have to be considered in the computation and companies differ so much in their methods that any statement can only approximate the truth.'"

#### Compare Cost With Premiums.

"The best way, in fact the only way to ascertain whether a company is doing wisely or extravagantly is to compare the cost of management with the premiums paid. But this is a very difficult task, almost almost impossible to do. Such as it is we may apply it to two classes of our life."

"At present, eighty-four companies do an 'ordinary' life insurance business and twenty-one an 'industrial' business. These overlap as there are only ninety-six British companies in all—seventy doing ordinary business only, twelve industrial business only, and nine companies doing insurance of both kinds."

#### Spent Sixteen Per Cent.

"Last year the eighty-four ordinary companies received nearly \$12,000,000 in premiums, and they spent \$1,600,000 on commissions, and the expenses of management. That is to say, nearly 16 per cent of the premiums paid by the public went in salaries, commission, rent and other expenses. We may add to this the dividends, and bonuses paid to shareholders, amounting to \$2,000,000—a seemingly small amount but the capital is small, \$5,500,000. With this addition the companies spent on themselves nearly 16 per cent of the premiums received."

#### Money at Compound Interest.

"When one asks himself whether he is paying too much for his insurance, he must consider whether he could invest his annual premiums as profitably as the insurance companies will do it for him. The insurance funds are invested mostly at a rate of from 3 to 4 per cent compound interest. It would be practically impossible for him to invest his premium of \$50 or \$100 at about the average premium paid to ordinary companies, 16 to 18 per cent. The insurance funds are invested in one of the reasons why life insurance is profitable to the public."

"As a result of the eighty-four ordinary companies investments \$9,000,000 was earned last year. And we ought to take this into account in calculating the ratio of expenditures to receipts."

#### Complex to Deal With.

"The matter is too complex to deal with. But it may be said that the new business is estimated to be ten times as expensive as old business. Firstly, a much higher commission is paid to agents on the premiums of new than on those of old policies. Secondly, there are medical fees, stamps, and other items of expenditure, advertising and even branch expenses may properly be charged to new policies. So that as much as 50 per cent of the first year's premium may go in expenses. If, then, a company is pushing business energetically it will show a high ratio of cost of management and commission to premium received. Some companies, as the Clergy Mutual and the London Life companies, pay no commission and they show a very low ratio (7 and less than 5 per cent, respectively). It is the industrial companies, which necessarily spend heavily on commissions, and in their case the ratio of cost of management to premiums is very high. The great difficulties they have to face are the high mortality, inefficient medical examination being too expensive and the heavy cost of frequent collections of small amounts."

"Glancing at the figures of the Board of Trade, one would think that the cost of management was too much for their life insurance. But this is not through lack of good management on the part of the companies. It arises from the inevitably high expenses attaching to the collection of two-penny premiums."

#### Poor Pay Too Much.

"This fact can be demonstrated at once by comparing the expenditure of the Prudential (English) on its ordinary life assurance with that of its industrial business. The cost of management and the commission in the former case amounts to less than 2 per cent of the premiums. In the latter case to 40 per cent. The total of premiums received by the twenty-one industrial companies last year was approximately \$2,000,000. And their expenses of management and commission amounted to the very large sum of \$2,000,000. No less than 45 per cent of the premiums was therefore spent in getting and managing them."

"If we add the dividends to the shareholders, \$2,500,000 to the expenditure, and the interest secured (\$4,200,000) to the receipts, the percentage of expense is even higher, namely 45 per cent. 'They manage the business better in Germany. The cost of administration of the Government, industrial assurance in that country was only 7 per cent of the income in 1901, one-sixth of what it is with us.' 'How the Germans manage so economically is not obvious. Our own industrial companies, in spite of the high ratio shown, expend only 15 to 16 all round, and considering the labor involved it does not seem possible to cut expenses below that figure.'"

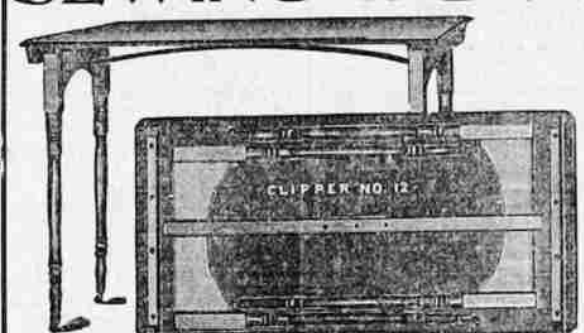
# NEW GOODS

OUR STORE IS NOW CROWDED WITH NEW GOODS, AND WE ARE SHOWING A LARGER AND BETTER LINE EVER BEFORE. OUR BUYER WHILE IN THE EAST WORKED HARD TO GET THE BEST GOODS AND THE LATEST NOVELTIES. A VISIT TO FREED'S WILL CONVINCE YOU THAT THEY ARE SHOWING MANY BARGAINS THAT ARE VERY TO THE HOUSEKEEPER.

## TUESDAY SPECIAL

95  
CENTS

### SEWING TABLE



95  
CENTS

TUESDAY, ALL DAY, WE PLACE ON SALE AN ARTICLE THAT EVERY LADY WILL WANT, AND MORE THAN WHEN THEY SEE THE LOW PRICE THAT IT IS BEING SOLD FOR. THIS SEWING TABLE IS MADE OF HARDWOOD, POLISHED AND WELL MADE. IT IS 25 INCHES HIGH, 36 INCHES LONG, 18 INCHES WIDE, AND HAS A MEASURE ON TOP. WE HAVE 150 ONLY OF THESE TABLES AND WILL SELL THEM MONDAY FOR THE ABOVE PRICE.



## LACE CURTAINS

We are showing a very nice line of cheap and medium price curtains, and we know that we can please you in design. They range in price from 65 cents to \$40.00. Look this line over before placing your order.

## ROCKER

On this line we are very strong and have a grand showing of over 150 styles. For this week we will have a special on a rocker similar to the above one, solid oak, strong and well made; the price—

\$1.95

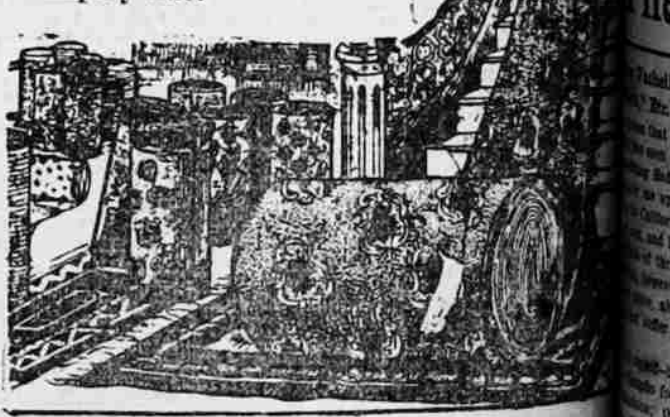
## CARPETS

An endless amount of effort has been made to make our carpet department complete in every detail. Not only in pattern and color has great care been taken in selecting same, but owing to the large quantities of goods bought we have been able to get better prices than are usually given. For these reasons it will pay you to visit our carpet department when you need anything in the carpet or drapery line.



## KARPEN GOODS

Never before have Karpen's shown such a large and complete line. If you need an odd piece in leather or the Mission style, we can show you nothing better than this line. We will be pleased to show you the new designs and to explain what Karpen Guaranteed Leather means.



## YOUR CREDIT IS GOOD

# FREED FURNITURE CARPET C

18 to 40 E. Third South St.